

Fill in this information to identify the case:

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Debtor 1 Cheryl E Gaines

Debtor 2 Earl N Gaines
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia

Case number 18-30848-KLP

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust

Court claim no. (if known): 11

Last 4 digits of any number you use to identify the debtor's account: 2732

Date of payment change:

Must be at least 21 days after date of this notice

7/1/2021

New total payment:

\$ 349.12

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 132.70

New escrow payment: \$ 128.04

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Cheryl E Gaines
First Name Middle Name Last Name

Case number (if known) 18-30848-KLP

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Keith Yacko
Signature

Date 06/09/2021

Print: Keith Yacko
First Name Middle Name Last Name

Title Attorney for Creditor

Company McMichael Taylor Gray, LLC

Address 3550 Engineering Drive, Suite 260
Number Street
Peachtree Corners, GA 30092
City State ZIP Code

Contact phone (470) 289-4347

Email kyacko@mtglaw.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **NOTICE OF MORTGAGE PAYMENT CHANGE** in the above captioned case was this day served upon the below named persons by mailing, postage prepaid, first class mail or by electronic service copy of such instrument to each person, party, and/or counsel at the addresses shown below:

Via U.S. Mail

Cheryl E Gaines
PO Box 1164
Dunnsville, VA 22454

Earl N Gaines
PO Box 1164
Dunnsville, VA 22454

Via CM/ECF electronic service:

Robert B. Duke, Jr.
American Law Group Inc dba The Debt Law Group
8501 Mayland Drive
Suite 106
Henrico, VA 23294

Carl M Bates
PO Box 1819
Richmond, VA 23218

Dated: June 9, 2021

Respectfully submitted,

/s/ Keith Yacko

Keith Yacko, Virginia Bar No. 37854
McMichael Taylor Gray, LLC
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: (470) 289-4347
Facsimile: (404) 745-8121
E-mail: kyacko@mtglaw.com

(800) 603-0836
 Para Español, Ext. 2660, 2643 o 2772
 8:00 a.m. - 5:00 p.m. Pacific Time
 Main Office NMLS #5985
 Branch Office NMLS #9785

EARL N GAINES
 PO BOX 1164
 DUNNSVILLE VA 22454

Analysis Date: May 21, 2021

Property Address: 2802 HARRIS HILL ROAD DUNNSVILLE, VA 22454

Final

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from Feb 2021 to June 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jul 01, 2021:
Principal & Interest Pmt:	221.08	221.08 **
Escrow Payment:	132.70	128.04
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$353.78	\$349.12

Escrow Balance Calculation	
Due Date:	Jun 01, 2021
Escrow Balance:	966.70
Anticipated Pmts to Escrow:	132.70
Anticipated Pmts from Escrow (-):	227.90
Anticipated Escrow Balance:	\$871.50

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Feb 2021		303.20			* Escrow Only Payment	0.00	303.20
Mar 2021		132.70			*	0.00	435.90
Mar 2021		265.40			*	0.00	701.30
Apr 2021		132.70			*	0.00	834.00
May 2021		132.70			*	0.00	966.70
					Anticipated Transactions	0.00	966.70
Jun 2021		132.70		227.90	County Tax		871.50
	\$0.00	\$1,099.40	\$0.00	\$227.90			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	871.50	952.63
Jul 2021	128.04			999.54	1,080.67
Aug 2021	128.04			1,127.58	1,208.71
Sep 2021	128.04	1,080.67	Homeowners Policy	174.95	256.08
Oct 2021	128.04			302.99	384.12
Nov 2021	128.04			431.03	512.16
Dec 2021	128.04	227.90	County Tax	331.17	412.30
Jan 2022	128.04			459.21	540.34
Feb 2022	128.04			587.25	668.38
Mar 2022	128.04			715.29	796.42
Apr 2022	128.04			843.33	924.46
May 2022	128.04			971.37	1,052.50
Jun 2022	128.04	227.90	County Tax	871.51	952.64
	<u>\$1,536.48</u>	<u>\$1,536.47</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)
 Your escrow balance contains a cushion of 256.08. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 256.08 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 871.50. Your starting balance (escrow balance required) according to this analysis should be 952.63. This means you have a shortage of 81.13. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 1,536.47. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	128.04
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$128.04</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**